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To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: March 14, 2006

Fax No.: 1-571-273-8300

No. Pages: 3 (including cover)

Re: U.S. Patent Application Serial No. 09/391,335
STATEMENT OF THE SUBSTANCE OF EXAMINER INTERVIEW

To Whom It May Concern:

Please find transmitted herewith a STATEMENT OF THE
SUBSTANCE OF EXAMINER INTERVIEW for filing in the above-
identified application.

Respectfully Submitted,



Raymond A. Joao

Reg. No. 35,907

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on March 14, 2006.


Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : C. GILLIGAN
GROUP : 3626

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

STATEMENT OF THE SUBSTANCE OF EXAMINER INTERVIEW

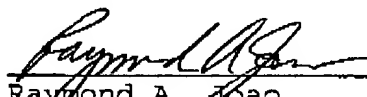
Sir:

This is a Statement of the Substance of the Examiner Interview, which took place on February 22, 2006, in the above-identified application. Entry of this Statement of the Substance of the Examiner Interview is respectfully requested. Claims 544, 661, 762, and 776 were discussed. Applicant

described the history of the prosecution in the present application and how the claims distinguish over the prior art. The Examiner indicated that the claims would be examined in light of this discussion and that an updated search of the prior art would be performed.

Entry of this Statement of the Substance of the Examiner Interview is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

March 14, 2006

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